

Exhibit X

Printed for: Marvis.James

Dept: Credit

01/08/03 09:23 AM

<----- Forwarded letter follows----->

Date: 1/7/03 at 12:55pm
To: MJAMES
From: ROOK321@aol.com
Subject: Re: (no subject)

I to am displeased about the slowness in which Colonial has handled my line.
2 loan officers for Central Alabama. Also having to sell Your Product at 3-5%
margins because of what Steelcase has created. But we will chat this
afternoon. Like before please e-mail me before you call to make sure I am in.
Thanks....